

Fill in this information to identify the case:Debtor 1 Roderick M Converse

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of IndianaCase Number 19-00219-RLM-13

(State)

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, as Trustee, for
Residential Asset Mortgage Products, Inc.,
Mortgage Asset-Backed Pass-Through
Certificates, Series 2006-EFC2

Court Claim no. (if known) 1

Last four digits of any
number you use to identify
the debtor's account: 4539

Date of payment change:
Must be at least 21 days after
date of this notice 04/01/2020

New total payment: \$2,238.28
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$474.08 New escrow payment: \$510.95

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with the applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ New interest rate: _____

Current principal and interest payment: _____ New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Debtor 1 Roderick M ConverseCase number (if known) 19-00219-RLM-13**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor ☒ I am the creditor's authorized agent.

I declare under penalties of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X Kristin L. Durianski Date 2/18/2020
Signature

Print: Kristin L. Durianski Title Attorney
First Name Middle Name Last Name

Company Codilis Law, LLC

Address 8050 Cleveland Place
Merrillville, IN 46410

Contact Phone (219) 736-5579 Email bankruptcy@codilis.com
Attorney
File: 1032059

The 'current escrow payment' in the attached Escrow Statement will not match the previously filed NOPC or POC as this escrow payment is based off the contractual due date. The current escrow payment included in this Notice of Payment Change is based off the previously filed court record. This will not have any impact on the borrower.

CERTIFICATE OF SERVICE

I certify that on February 19, 2020, a copy of the attached was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System. Parties may access this filing through the Court's system.

Mark S. Zuckerberg; filings@mszlaw.com

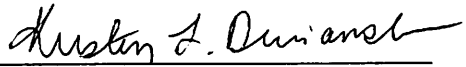
Ann M. Delaney; ECFdelaney@trustee13.com

United States Trustee, S.D., IN; ustpreion10.in.ecf@usdoj.gov

I further certify that on February 19, 2020, a copy of the attached was mailed by depositing in the U.S. Mail to the following:

Roderick M Converse
719 Kessler Blvd. E. Dr.
Indianapolis, IN 46220

Attorneys for Creditor

By: 
Kristin L. Durianski 24866-64

Codilis Law, LLC
8050 Cleveland Place
Merrillville, IN 46410
(219) 736-5579
bankruptcy@codilis.com
Atty File: 1032059

This firm is deemed to be a debt collector.



C/O PHH Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

Your annual escrow statement

January 27, 2020

Loan number: [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300

PATRICIA K GRUESSE
RODERICK M CONVERSE
C/O TRAVIS WILLIAM COHRON
320 NORTH MERIDIAN ST STE 1100
INDIANAPOLIS, IN 46204
[REDACTED]

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on January 14, 2019 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have more money than is needed, there is a surplus of **\$242.42**; however, this surplus is being retained due to the status of your mortgage. Once your loan returns to a current status, please contact our Customer Service Department at the above referenced number to determine if the surplus is still valid.

What is a surplus?

A surplus is the difference between the **anticipated** escrow balance, which is greater than the **required** escrow balance at the beginning of the analysis cycle. A surplus typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of March 31, 2020):	\$2,284.52
Escrow adjusted per Proof of Claim*	\$0.05
Required escrow account balance (as of March 31, 2020):	\$2,042.15
Difference resulting in an escrow account surplus:	\$242.42

*This amount reflects the adjustment made for the Bankruptcy Proof of Claim.

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Page 1 of 3

Borrower Name: PATRICIA K GRUESSE

Loan Number: [REDACTED]

This space is intentionally left blank.

What is my new monthly payment?**Effective April 2020, your new monthly mortgage payment will be: \$2,238.28**

	<u>Current Payment</u>	<u>New Payment</u>
Principal & Interest	\$1,727.33	\$1,727.33
Escrow Deposit	\$392.31	\$510.95
Total Payment	\$2,119.64	\$2,238.28

If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$510.95, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the April 2020 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$2,619.98	\$3,062.40
Insurance	\$3,069.00	\$3,069.00
TOTAL	\$5,688.98	\$6,131.40

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$1,021.90 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$1,264.27 will be reached in April 2020. When subtracted from your minimum required balance of \$1,021.90, an Escrow Surplus results in the amount of \$242.42. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at 1-888-820-6474.

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	Opening balance			2,284.52	2,042.15
Apr 2020	COUNTY TAX	510.95	1,531.20	1,264.27	1,021.90 LP
May 2020		510.95		1,775.22	1,532.85

Continued on next page

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip code

Home telephone

Business telephone

Extension

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()

E-mail address



C/O PHH Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

Your annual escrow statement (continued)

January 27, 2020

PATRICIA K GRUESER
RODERICK M CONVERSE
[REDACTED]
320 NORTH MERIDIAN ST STE 1100
INDIANAPOLIS, IN 46204

Loan number: [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300

Escrow account projections for the coming year (continued)

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Jun 2020		510.95		2,286.17	2,043.80
Jul 2020		510.95		2,797.12	2,554.75
Aug 2020		510.95		3,308.07	3,065.70
Sep 2020		510.95		3,819.02	3,576.65
Oct 2020	COUNTY TAX	510.95	1,531.20	2,798.77	2,556.40
Nov 2020		510.95		3,309.72	3,067.35
Dec 2020		510.95		3,820.67	3,578.30
Jan 2021		510.95		4,331.62	4,089.25
Feb 2021		510.95		4,842.57	4,600.20
Mar 2021	HAZARD INS.	510.95	3,069.00	2,284.52	2,042.15
Total		\$6,131.40	\$6,131.40		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					3,890.51	-16,411.79
Feb 2019		474.08	*			4,364.59	-16,411.79
Mar 2019	HAZARD INS.	474.08	*	3,069.00	*	1,769.67	-16,411.79
Mar 2019	HAZARD INS.				3,069.00*	1,769.67	-19,480.79
Apr 2019	COUNTY TAX	474.08	*	1,295.59	*	948.16	-19,480.79
Apr 2019	COUNTY TAX				1,531.20*	948.16	-21,011.99
May 2019		474.08	474.08			1,422.24	-20,537.91
Jun 2019		474.08	474.08			1,896.32	-20,063.83
Jul 2019		474.08	474.08			2,370.40	-19,589.75
Aug 2019		474.08	474.08			2,844.48	-19,115.67
Sep 2019		474.08	*			3,318.56	-19,115.67
Oct 2019	COUNTY TAX	474.08	474.08	1,324.39	*	2,468.25	-18,641.59
Oct 2019	COUNTY TAX				1,531.20*	2,468.25	-20,172.79
Nov 2019		474.08	474.08			2,942.33	-19,698.71
Dec 2019		474.08	474.08			3,416.41	-19,224.63
Jan 2020		474.08	23,629.99E		E	3,890.49	4,405.36
Feb 2020			474.08E		E	3,890.49	4,879.44
Mar 2020	HAZARD INS.		474.08E		3,069.00E	3,890.49	2,284.52
Total		5,688.96	27,896.71	5,688.98	9,200.40		